## **Summary Appraisal Report**

Exterior-Only Inspection Residential Appraisal Report File # 08092203B.IRS

	purpose of this summary appraisal repor	t is to provide the lender/clien	it with all acc	urate, and adoquati	.) capperted; op	IIIIOII OI LIG IIIAING	t value of	the subject pro	porty.
Pro	perty Address 2116 Greenwich St			City Falls Chui	rch	State \	/A Zi	Code 22043	-1613
Bor	rower Quan, Wing C.	Owner of	Public Record	Quan, Wing C		County	Fairfax		
	gal Description Westhampton, Lot 50	, Section 2							
Ass	sessor's Parcel # Tax ID# 40-2-250	)		Tax Year 2008		R.E. Tax	es \$ 5,1	23	
Nei	ghborhood Name Westhampton			Map Reference	17894	Census	Tract 47	10.00	
Oc.	cupant  Owner  Tenant  Vacai	nt Special A	ssessments \$	0.00	☐ PU	ID HOA\$		per year 🔲 pe	r month
Pro	perty Rights Appraised   Fee Simple	Leasehold Other (de	escribe)						
Ass	signment Type Purchase Transaction	Refinance Transaction	Other (de	scribe) IRS Auc	ion				
Ler	nder/Client Internal Revenue Service	e Addres	s 3340 Ja	eckle Dr., Suite	101, Wilmingt	ton, NC 28403			
Is t	he subject property currently offered for sale	or has it been offered for sale	in the twelve n	nonths prior to the e	ffective date of thi	is appraisal?	Ye	s 🖂 No	
Re	port data source(s) used, offering price(s), a	ind date(s). Owner & Re	gional MLS.						
1 [	did did not analyze the contract for	sale for the subject purchase t	ransaction. Exp	plain the results of the	e analysis of the	contract for sale or	why the a	nalysis was not	
per	formed.								
_						_			
-	ntract Price \$ N/A Date of Cont		and the same of the same of the same of	ne owner of public n	THE RESERVE OF THE PARTY OF THE				
~	here any financial assistance (loan charges,		payment assis	stance, etc.) to be pa	iid by any party o	n behalf of the borro	ower?	Yes	No
o If Y	es, report the total dollar amount and descri	be the items to be paid.							
₽									
No	te: Race and the racial composition of th	e neighborhood are not app				0 11 11	,		1 5
	Neighborhood Characteristics	Donal Donal VI C		ousing Trends	NA Decited	One-Unit Hous		Present Land	
	The state of the s	Rural Property Values	Increasing	Stable	Declining			One-Unit	80 %
_		Under 25% Demand/Supply	Shortage	In Balance	Over Supply		1.2	2-4 Unit	0 %
_		Slow Marketing Time	Under 3 mt	The state of the s	Over 6 mths			Multi-Family	5 %
-		hood is defined by. (Pleas	se see highl	ignted attached	map	1,250 High	_	Commercial	10 %
_	Idendum)	Constitution of the contract			Oh :			Other	5 %
_	*	avorably located in a neighb							
4	sily accessible. There is convenient acc								yn in
	lington, VA. Etc. Employment opportunit trket Conditions (including support for the ab								-
_	onventional, Va. Fha., Private funds and					ds are available. T			0.01
	ancing concessions are adjusted in the								5 01
	mensions No plat was provided		16,350 Sq.F	the same of the sa	pe Approx. re	THE RESERVE OF THE PARTY OF THE	iew Sub		-
	ecific Zoning Classification R-2			ingle Family Re			ion Oub	dibaii	
	ning Compliance 🖂 Legal 🔲 Legal None								
	the highest and best use of subject property					Yes No If	No, desc	ribe	
	, , , ,								
Uti	lities Public Other (describe)	Pub	lic Other (de	escribe)	Off-site Imp	rovements - Type		Public Pr	vate
		11/-1			Street Asp	halt			
Ele	ectricity 🖂 🗌	Water $\succeq$			Olloot Map	TI ICIT			
Ga Ga	s 🛛 🗆	Sanitary Sewer	-		Alley Nor	ne			
Ga FE	s	Sanitary Sewer ∑  No FEMA Flood Zone X		FEMA Map # 51	Alley Nor	ne	MA Map D	Date 3/5/1990	
Ga FE An	s	Sanitary Sewer X  No FEMA Flood Zone X cal for the market area?	Yes N	o If No, describe	Alley Nor 55250083D	ne FEI			
Ga FE Ari Ari	s	Sanitary Sewer   No FEMA Flood Zone x cal for the market area?	Yes N	o If No, describe nmental conditions,	Alley Nor 55250083D and uses, etc.)?	ne FEI	No If	Yes, describe	
Ga FE Ari Ari	s	Sanitary Sewer   No FEMA Flood Zone x cal for the market area?	Yes N	o If No, describe nmental conditions,	Alley Nor 55250083D and uses, etc.)?	ne FEI	No If	Yes, describe	
Ga FE Ari Ari	s	Sanitary Sewer   No FEMA Flood Zone x cal for the market area?	Yes N	o If No, describe nmental conditions,	Alley Nor 55250083D and uses, etc.)?	ne FEI	No If	Yes, describe	
Ga FE Ari Ari	S	Sanitary Sewer  Sanitary Sewer	Yes Noments, environ	o If No, describe nmental conditions, i" There is consi	Alley Nor 55250083D land uses, etc.)? derable traffic	FEI  Yes [ noise generated	No If	Yes, describe he highway.	
Ga FE Ari Ari	MA Special Flood Hazard Area Yes  the utilities and off-site improvements typic there any adverse site conditions or extern the subject property is located relative turce(s) Used for Physical Characteristics of	Sanitary Sewer  Sanitary Sewer	Yes N	o If No, describe nmental conditions, i" There is consi	Alley Nor 55250083D land uses, etc.)? derable traffic	FEI  Yes  noise generated Prior Inspection	No If	Yes, describe he highway.	
Ga FE Ari Ari	MA Special Flood Hazard Area Yes the utilities and off-site improvements typic there any adverse site conditions or externine subject property is located relative surce(s) Used for Physical Characteristics of Other (describe)	Sanitary Sewer  Sanitary Sewer	Yes Numents, environ	o If No, describe nmental conditions, i" There is consi	Alley Nor 55250083D land uses, etc.)? derable traffic d Tax Records	FEI  Yes [ noise generated	No If	Yes, describe he highway.	
Ga FE An An Th	MA Special Flood Hazard Area Yes when the utilities and off-site improvements typic there any adverse site conditions or extern the subject property is located relative surce(s) Used for Physical Characteristics of other (describe)  General Description	Sanitary Sewer  Sanitary Sewer	Yes Numerits, environ	o If No, describe mental conditions, "There is consi  Assessment an Data Source for Gri  Heating/Cooling	Alley Nor 55250083D land uses, etc.)? derable traffic d Tax Records [ oss Living Area	Prior Inspection Fairfax County 1 unenities	No If	Yes, describe he highway.	
Ga FE Arr Arr Th	MA Special Flood Hazard Area Yes e the utilities and off-site improvements typic there any adverse site conditions or extern- ne subject property is located relative surce(s) Used for Physical Characteristics of Other (describe)  General Description its 🖂 One  One with Accessory Unit	Sanitary Sewer  Sanitary Sewer	Yes Numents, envirous Road	o If No, describe mental conditions, "There is consi  Assessment an Data Source for Gro Heating/Cooling FWA HWBB	Alley Nor 55250083D  and uses, etc.)? derable traffic  d Tax Records [ ass Living Area  A	Prior Inspection Fairfax County 7 menities lace(s) # 1	No If d from the Profax Reco	Yes, describe the highway.  Operty Owner ords  Car Storage	1
Ga FE Arri Arri Th	MA Special Flood Hazard Area Yes  What Special Flood Hazard Area Yes  What the utilities and off-site improvements typic  What the utilities and off-site improvements typic  What the utilities and off-site improvements typic  What the utilities of the state of the state of the utilities of the	Sanitary Sewer  Sanitary Sewer	Yes Numents, envirous Road	o If No, describe mental conditions, "There is consi  Assessment an Data Source for Gri  Heating/Cooling	Alley Nor 55250083D  and uses, etc.)? derable traffic  d Tax Records uss Living Area Firep Woo	Prior Inspection Fairfax County 1 Immenities lace(s) # 1 dstove(s) #	No If d from the Property Property Records	Yes, describe the highway.  Operty Owner ords Car Storage  ay # of Cars	1 avel
Gaa FE An An Th So Ur # Ty	MA Special Flood Hazard Area Yes  What Special Flood Hazard Area Yes  What the utilities and off-site improvements typic  What the utilities and off-site improvements typic  What the utilities and off-site improvements typic  What the utilities of the subject property is located relative  What the utilities of	Sanitary Sewer   An of FEMA Flood Zone X  all for the market area?  all factors (easements, encroach  rely close to the "Dulles A   Property Appraisal Files  General Description Concrete Slab Crawl  Full Basement Finite  Partial Basement Finite  Fartial Basement Finite	Yes Numents, envirouccess Road	o If No, describe mental conditions, "There is consi  Assessment an Data Source for Gro Heating/Cooling FWA HWBB Radiant Other	Alley Nor 55250083D  and uses, etc.)? derable traffic  d Tax Records uss Living Area Firep Woo	Prior Inspection Fairfax County Tumenities lace(s) # 1   dstove(s) #   2   dv/Deck	No If d from the Processing None None Drivew	Yes, describe the highway.  Deperty Owner ords Car Storage  Tay # of Cars Surface Gra	avel
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Ga FE An An Th So Ur #	MA Special Flood Hazard Area Yes  What Special Flood Hazard Area Yes  What the utilities and off-site improvements typic  What the entry and verse site conditions or externing  What the entry is located relative  What the entry is located relativ	Sanitary Sewer   An of FEMA Flood Zone X  all for the market area?  all factors (easements, encroach  rely close to the "Dulles A   Property Appraisal Files  General Description Concrete Slab Crawl Full Basement Finite  Partial Basement Finite  Exterior Walls Brick/Ske	Yes Numents, environcess Road  MLS  Space Shed Shed Shed Shed Shed Shed Shed She	o If No, describe mental conditions, "There is consi  Assessment an Data Source for Gro Heating/Cooling FWA HWBB Radiant Other Gas	Alley Nor 55250083D  land uses, etc.)? derable traffic  d Tax Records SISS Living Area Firep Woo Patic	Prior Inspection Fairfax County T menties lace(s) # 1 dotove(s) # 2 V/Deck D	No If the property of the prop	Yes, describe the highway.  Operty Owner ords  Car Storage  Tay # of Cars  Surface Grit  # of Cars  1 # of Cars	avel 1 1
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Gan FEE And And The Try School	MA Special Flood Hazard Area Yes  What Special Flood Hazard Area Yes  What Special Flood Hazard Area  What Special Flood Hazard Area  What Special Flood Hazard Area  Yes  What Special Flood Hazard Area  Yes  What Special Flood Hazard Postern  What Special Characteristics of  Other (describe)  What Accessory Unit  of Stories  One  Doe with Accessory Unit  of Stories  One  Proposed  Under Const.  Ssign (Style)  Rambler  ar Built  1952  Feetive Age (Yrs) 25-30  Ippliances  Refrigerator  Range/Oven  Inshed area above grade contains:  Iditional features (special energy efficient iter	Sanitary Sewer X  No FEMA Flood Zone X all for the market area? X all factors (easements, encroach rely close to the "Dulles A  Property Appraisal Files  General Description Concrete Slab Crawl: X Full Basement Finity Partial Basement Finity Exterior Walls Brick/Sk Roof Surface Asphalt Gutters & DownspoutsYes/An Window Type D/H/An Disposs B Rooms 3  B, etc.) None noted. Th	Yes Numents, environcess Road  MLS  Space Shed  Shed  Shed  Shed  Jing/Avg. Fut  Shed/Avg. Verage  Verage Verage  Jing/Avg. Microv  Bedrooms  ne subject a	o If No, describe mental conditions, "There is consi  Assessment an Data Source for Gre Heating/Cooling FWA HWBB Radiant Other Gas Central Air Condition Individual Other wave Washer/ 2 Bath(s and the compara	Alley Nor55250083D  land uses, etc.)? derable traffic  d Tax Records Siss Living Area Sire Porc Porc Other Other Other Other  1,37 ble sale are al	Prior Inspection Fairfax County Tamenites lace(s) # 1 L dstove(s) # 2 V/Deck D h 2 e (describe) 78 Square Feet of	No If d from the from	Yes, describe the highway.  Deperty Owner ords  Car Storage  Tay # of Cars  Surface Grace  # of Cars  The # of Cars  Detact  Detact  One mile from	avel 1 1 1 ned Grade n the
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Exterior-Only Inspection Residential Appraisal Report File # 08092203B.IRS

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There are 1 comparab	ole properties currently	offered for sale in	the subject neighborh	ood ranging in	price	from \$ 419,000.		to \$ 419	9,000.
There are 9 comparab	ole sales in the subject	t neighborhood within	the past twelve mont	ths ranging in s	sale or	ice from \$ 391.00	0		164,500.
FEATURE	SUBJECT	COMPARAR	LE SALE # 1			LE SALE # 2			
									LE SALE # 3
Address 2116 Greenwich	St	2106 Reynolds S	Street	2127 Gree	enwich	Street	2104	Greenwich	Street
Falls Church, VA	22043-1613	Falls Church, VA	1	Falls Churc	h VA			Church, VA	
Proximity to Subject	p/ammin	0.19 miles NE		0.08 miles		,			1
Sale Price	\$ N/A			0.06 miles		14	0.10 m	nies N	
		***************************************	\$ 480,000.			\$ 460,000.			\$ 450,000.
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 369.23 sq.ft.		\$ 300.85	sq.ft.		\$ 38	32.65 sq.ft.	
Data Source(s)		Mls#FX6842668	/County	Mls#FX656				X6652206	
Verification Source(s)		Tax Records/Vis							
	DECODIDATION		T	Tax Record				ecords/Vis	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTI	ION	+(-) \$ Adjustment	DESC	CRIPTION	+(-) \$ Adjustment
Sales or Financing		Conventional		Convention	al		Conve	ntional	
Concessions		*CC=\$0.		*CC=\$0.			*CC=\$		-5,000
Date of Sale/Time		*DD=09/20008	2 000	*DD=05/20	000	0.000			
	<u> </u>		-3,000		000	-8,600		04/20008	-9,800
Location	Good	Good		Good			Good		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	9		Fee Si	imple	
Site	16,350 Sq.Ft.	15,810 Sq.Ft.		14,000 Sq.I	Ft			Sq.Ft.	
View	Backs to busy St.	Suburban	15,000	Suburban		15.000			
			-13,000		-	-15,000		to busy St.	
Design (Style)	Rambler	Split Level		Rambler			Rambl	er	
Quality of Construction	Average	Average		Average			Averag	ge	
Actual Age	54	51		58			59		
Condition	Fair/Poor	Fair/Poor		Average		10.000			20.000
						-10,000			-20,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.			_	drms. Baths	
Room Count	8 3 2	6 3 1	+6,500	6 3	1	+6,500	5	3 2	
Gross Living Area	1,378 sq.ft.	1,300 sq.ft.	+4,300	1,529	sa.ft	-8,300		,176 sq.ft.	+11,100
Basement & Finished	965 Sq.Ft./WO	1300Sq.Ft/WO	1,,500	1,329Sq.Ft/		0,000		1110 odur	
						92.23	None		+15,000
Rooms Below Grade	Unfin.Per Tax Rec.	RR,Br,1Bath	-15,000	RR,Br,1Bat	th	-15,000			
Functional Utility	Normal	Normal		Normal			Norma	al	
Heating/Cooling	Central Heat	Gfa/Cac	-4.000	Gfa/Cac		-4.000	Gfa/Ca	ac	-4,000
Energy Efficient Items	Storm Wind.	Storm Wind.	1,000	Insul.Windo	21110				
								Vindows	-2,500
Garage/Carport	Bl Gar, Cpt	One Car Cpt.	+1,500	Lg.Two Car (	Gar.	-10,000	One C	ar Cpt.	+1,500
Porch/Patio/Deck	Enclosed Porch	Frt. stoop	+5,500	Lg. Deck		+3,500	Frt. sto	oop	+5,500
Kit.&Baths	Orig.Kit&Bath	Orig.Kit&Bath		Orig.Kit&Ba	ath		Upard	Kit&Bath	-20,000
Interior upgrades	1 Fireplace	1 Fireplace		1 Fireplace			1 Firep		20,000
	11 ii opiaoo	1 1 II CPIACO		11 lieplace			Trie	nace	
Exterior Upgrades					_				
Net Adjustment (Total)		□ + ∅ -	\$ -19,200	L + 2	☑ -	\$ -63,400		+ 🛛 -	\$ -28,200
Adjusted Sale Price		Net Adj. 4.0 %		Net Adj. 13	3.8 %		Net Adj.	6.3 %	
of Comparables		Gross Adj. 11.4 %	\$ 460,800	Gross Adj. 18	5000	\$ 206 600		dj. 21.0 %	\$ 421,800
			14 400,000	diodoriaj. 10	0.1 /0	330,000	01033 M	uj. 21.0 /0	421,000
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